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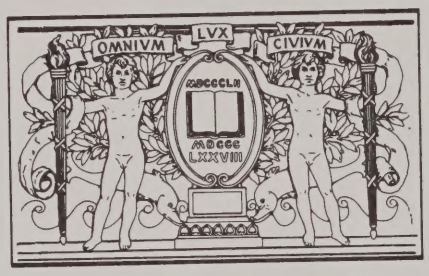

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BUILDING AFFORDABLE HOMES

LINKAGE

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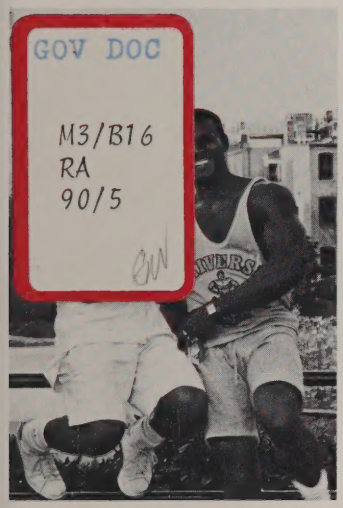
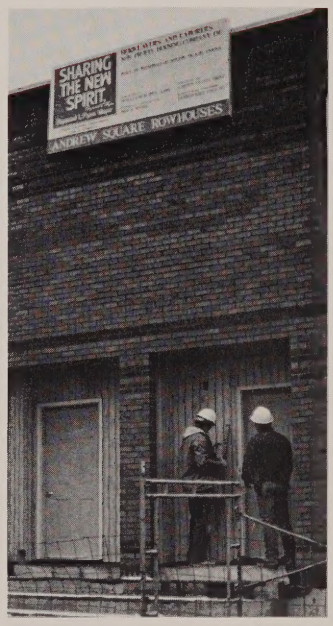
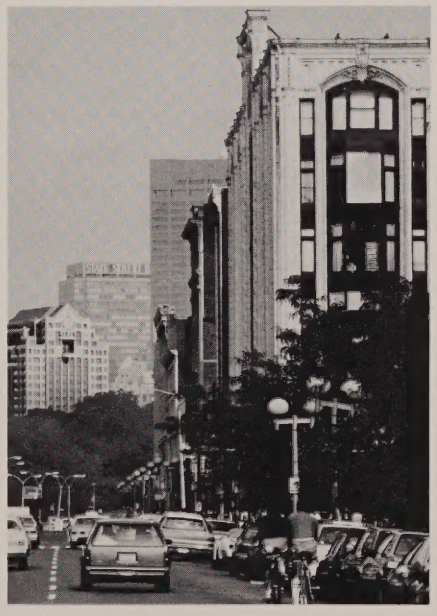
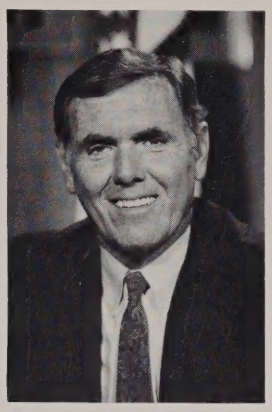






City of Boston
Mayor Raymond L. Flynn



Boston's linkage program is at the heart of our efforts to ensure that the benefits of downtown development are translated into more affordable housing for families and individuals in our city's neighborhoods.

The linkage program has been, by any measure, tremendously successful. The partnership efforts of the Neighborhood Housing Trust, the Boston Redevelopment Authority, and the City of Boston's Public Facilities Department have indeed proven that the benefits of downtown development can be fairly and equitably shared with the City's neighborhoods.

As the program is currently structured, commercial developers provide funds for the creation of affordable housing, with payments typically made over a period of several years. However, the critical and urgent need to produce housing today dictates that we cannot afford to wait several years for these commitments to materialize. With Federal funds for affordable housing drastically reduced and State housing assistance in doubt, Boston must find new and innovative ways to meet its current housing needs.

The City's partnership with Metropolitan Life Insurance Company and Prudential Insurance Company is indeed such an innovation. With the agreement of these major insurance companies to advance funds for linkage commitments due over the next several years, Boston will be able to accelerate its rate of affordable housing production by immediately applying these funds to the development of over 1,000 housing units.

The City of Boston's agreement with Metropolitan Life and Prudential symbolizes an important strengthening of Boston's commitment to providing housing that is affordable to working families in every neighborhood of the city. It is an agreement in which all of us can take a great measure of pride and satisfaction.

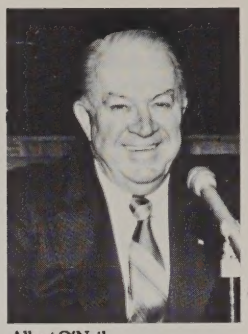
Sincerely,

Raymond L. Flynn

Raymond L. Flynn,
Mayor of Boston

Christopher Ianella, *President*

Michael McCormack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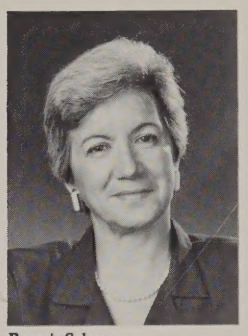
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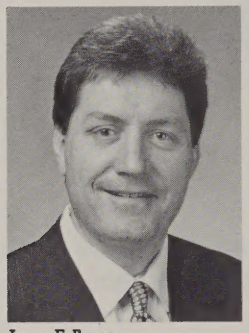
Bruce C. Bolling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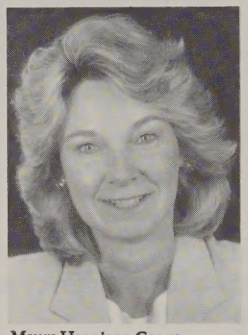
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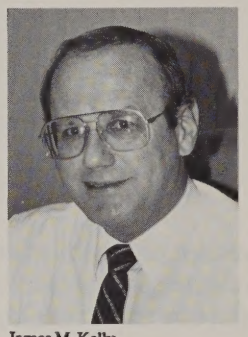
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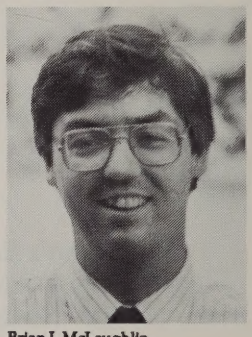
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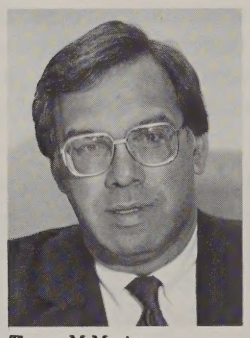
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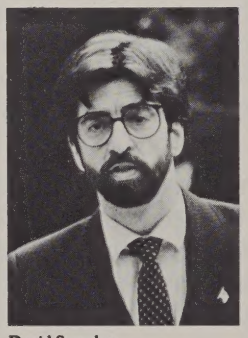
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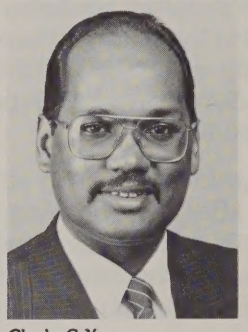
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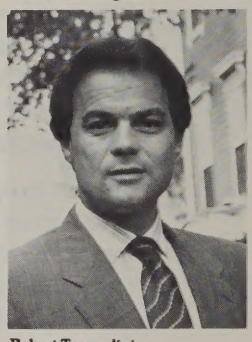
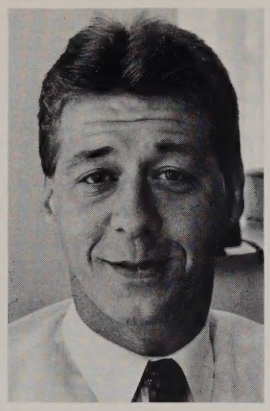

Robert Travaglini

THE BOSTON CITY COUNCIL:
Full Partners in Boston's Linkage Program

The success of Boston's first-in-the-nation linkage program springs from a team effort, and the members of the Boston City Council deserve special attention for their contributions to the ongoing neighborhood victories won through this program.

Looking back to the beginnings of linkage in Boston, members of the City Council appear as key players and early advocates. After community leaders and housing advocates developed a plan to help spread the benefits of downtown development to Boston's neighborhoods through linkage, the Boston City Council took a leadership role by approving linkage legislation and voting into creation the Neighborhood Housing Trust. Shortly after Raymond Flynn's election as Mayor, the Zoning Commission approved Article 26 of the Boston Zoning Code, the linkage policy recommended by the neighborhood advocates and members of the City Council.

The Boston City Council has worked to represent the interests of their constituents by continuing their strong support for the linkage program. The councilors deserve credit for the benefits that will flow to our neighborhoods year after year as a result of this innovative program. Without their support, affordable housing opportunities and decent jobs would be in shorter supply in the neighborhoods of our city.



On July 27, 1989 the Neighborhood Housing Trust and the Boston Redevelopment Authority Board of Directors, in separate but related actions, voted to enter into an innovative agreement with two insurance companies: Metropolitan Life Insurance Company and the Prudential Life Insurance Company. This agreement, in which the insurance companies purchase future linkage commitments, will enable Boston's linkage program to take a major step forward in the production and preservation of affordable housing for Boston residents. Presently, the City of Boston has over $75 million in linkage commitments. However, because developers are required to pay into the fund over a period ranging from seven to twelve years, the Neighborhood Housing Trust is left with yearly payments totalling less than $2 million for affordable housing needs. Boston's housing crisis continues and Boston's families need help now.

This partnership between the two insurance agencies and the City of Boston enables the Neighborhood Housing Trust to move forward aggressively today. We are fortunate that the City of Boston will be able to make a difference, committing over $15 million to twenty-two projects for the production of over 1,100 housing units.

With this agreement, and with each and every related groundbreaking, the City reaffirms its commitment to create affordable housing and to help solve the city's housing crisis for Boston residents.

Sincerely,

Lawrence A. Dwyer, Chair
Neighborhood Housing Trust

BOSTON'S LINKAGE PROGRAM

The City of Boston is committed to ensuring that every neighborhood in the city benefits from the city's economic growth. To achieve this vision, the city has implemented linkage policies to direct the benefits of downtown growth to Boston's neighborhoods.

Linkage works by taking a portion of the value created by investment in areas undergoing substantial development, and directing that value to build affordable housing and provide job training in Boston's neighborhoods. The city's linkage policies represent a new social contract to build lasting bridges of economic opportunity between those areas of the city experiencing rapid growth and the people in Boston's neighborhoods who, historically, have not shared in the benefits of that growth.

Boston's linkage policies are based on the premise that there should not be a division between economic growth and economic justice. Rather, commerce and economic expansion are prerequisites for ensuring that all neighborhoods can meet these basic needs.

In December 1983, the city instituted its affordable housing linkage policy through an amendment to the zoning code. Since that time, the city has expanded its linkage policies. In February 1986, Boston increased the payments required under its linkage policy from $5.00/square foot to $6.00/square foot, with the additional $1.00 earmarked for job training programs. The payment period for housing linkage was reduced from twelve years to seven years, and job training linkage is due over a period of two years. The first linkage payment is due upon issuance of a building permit.

The housing linkage law requires developers of large commercial projects either to build affordable housing or to contribute money to build such housing. The amount of the housing linkage obligation is calculated at $5 for every square foot over 100,000 square feet. For a typical 20-story office building this obligation is worth roughly $2,000,000.

Boston's linkage program has already shown results. As of October 1989, developers of forty-one major commercial projects have committed to pay over $76 million in housing linkage over the next decade. Thirty-five affordable housing projects in Boston's neighborhoods have already benefited from linkage contributions. Over $28 million in linkage payments has been committed to these projects to create over 2,900 units of housing. Eighty-four (84%) percent of these units are targeted for low- and moderate-income residents.

BOSTON BUILDS AFFORDABLE HOUSING IN AN ERA OF STATE AND FEDERAL CUTBACKS

Boston has done more on the housing front than any other city in the United States. And it has done so under the most difficult circumstances.

Nationwide, the 1980s have been hard times for affordable housing: declining homeownership opportunities (particularly for young families), skyrocketing rents, and a rising homeless population all indicate that safe and decent affordable housing is getting more difficult to find. The Boston region has experienced an unprecedented economic boom. This vitality is creating thousands of new jobs each year, and the city's population is growing. These economic and demographic forces, in turn, have put extreme pressure on the region's housing market. Boston area housing prices are among the highest in the country. Providing decent, affordable housing for the city's residents and its expanding workforce is a key element in sustaining Boston's prosperity and meeting its commitment to preserving social diversity.

Just when help is needed most, the federal government has virtually

withdrawn from the housing business. Housing assistance has shouldered the largest cutbacks of any federal program — falling from over $33 billion in 1981 to less than $8 billion today. Now the state government, after several years of operating successful housing programs, is cutting its programs as a result of its fiscal crisis.

No one city, on its own, can fill this large vacuum. But Boston has made enormous progress in preserving and producing affordable housing, using all available resources — and inventing new ones — to meet the housing needs of the city's residents.

During the past five-and-a-half years, the City's Public Facilities Department has joined the BRA in its commitment to build affordable housing by working with local developers in a variety of Boston neighborhoods. As a result, the city has experienced a significant increase in the overall housing supply. Since 1984, more than 15,000 housing units have been added to the city's housing inventory. At least one-third of these units have been targeted for low- and moderate-income residents through a variety of city- and state-sponsored programs. These include homes for first-time buyers, limited equity cooperatives, rental apartments, and lodging houses. A number of developments, such as the Tent City apartments in the South End and the Bricklayers and Laborers Unions' Charlestown Navy Yard townhouses, have won design awards.

Mayor Flynn was recently given the Distinguished Leadership Award by the American Planning Association, for his creative efforts to promote affordable housing. The APA recognized Boston's linkage program, its success in building affordable housing on city-owned property, and the Flynn administration's support for minority and non-profit developers. Additionally, the Boston Housing Partnership, an umbrella of government, business and community organizations, has become a national model of successful public-private-community collaboration.

Through these efforts, Boston is doing more than just building housing. It is rebuilding neighborhoods. By building bridges between the downtown and the residential communities, Boston is sustaining economic prosperity along with economic justice for all of its citizens.

Metropolitan Life Real Estate Investments is pleased to join in this unique partnership with the City of Boston. Our investment of $7.4 million will directly assist in the construction of more than 500 units of affordable housing in Boston's neighborhoods. By working together, the public and private sector can help address today's pressing social needs.

The leadership and creativity demonstrated by the city have made this program a reality. Mayor Flynn and Director Coyle should be commended. We believe this public/private partnership will be a great success.

Metropolitan Life is proud to have made this commitment to the City of Boston.

Very truly yours,

John F. Loehr

John F. Loehr
Regional Manager
Metropolitan Life Real Estate Investments

I would like to take this opportunity to commend Mayor Flynn and his administration for the initiatives taken to forge true public - private partnerships to address the housing issues in the City of Boston.

Quality, affordable housing remains a cornerstone of the American family dream. We all have a responsibility to help turn this dream into reality. It is in this spirit that we at Prudential join you in developing this unique linkage financing mechanism that will enable the City to bring significant resources to bear on the housing issue in Boston, immediately.

Prudential is proud to be able to play an important role in helping to build affordable homes in our City and we look forward to working with you in the future.

Sincerely,

Robert J. Walsh
Vice President
Real Estate Development
The Prudential Property Company, Inc.

METROPOLITAN LIFE COMMITS $7.4 MILION TO BOSTON LINKAGE LOAN PROGRAM

Metropolitan Life Real Estate Investments, working closely with Mayor Flynn and the Boston Redevelopment Authority, has agreed to loan the City of Boston $7.4 million as part of an innovative linkage loan program. This public-private partnership will give twelve housing developments totalling 525 units the necessary capital to begin construction immediately.

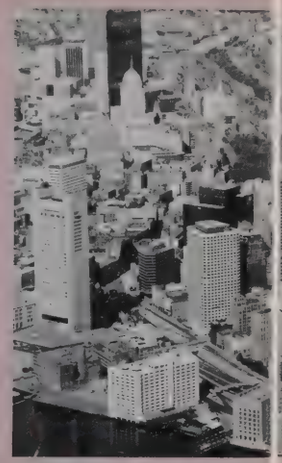
Under the linkage concept, developers in Boston are required to make payments to the Neighborhood Housing Trust as a prerequisite to receiving a building permit. It is from these funds that the loan will be repaid to Metropolitan Life Insurance Company over approximately ten years.

According to John F. Loehr, regional manager of the Boston Office of Metropolitan Life Real Estate Investments, "This is a sound business investment for the company." Loehr continued: "The developers required to make payments to the Trust are owners of landmark properties and are committed to the City of Boston. We also believe as owners of 101 Arch Street in downtown Boston that we have a responsibility to assist in the creation of affordable housing in the city's neighborhoods."

This opportunity came to the attention of Metropolitan Life through the work of Senior Investment Analyst Anne Kessen Lowell, who serves on the board of the Codman Square Housing Development Corporation in Dorchester, one of the agencies that will develop housing with funds from the loan.

"We have an understanding of the benefits that can come from this kind of partnership," Loehr said. "This is a good investment for us that also benefits the City of Boston by providing more affordable housing."

The Boston Real Estate Investments office of Metropolitan Life currently has more than $1 billion in assets under management. Its properties include 101 Arch Street, Boston; Unicorn Park, Woburn, MA; Metropolitan Corporate Center, Marlborough, MA; Metropolitan Technology Park, Tewksbury, MA; Methuen Mall, Methuen, MA; and the Auburn Mall in Auburn, MA. Metropolitan Life is also a joint owner of One Financial Center in downtown Boston.



LINKAGE PROGRAM GETS A BOOST WITH NEW PUBLIC/PRIVATE PARTNERSHIP

The Flynn Administration's effort to encourage affordable housing construction in Boston was given a powerful boost by the announcement of a new and innovative partnership that will provide $15,151,000 to leverage the development of more than 1,100 units of neighborhood housing.

The partnership between the City and the Metropolitan Life and Prudential Insurance Companies will use linkage payment streams from ten downtown development projects as collateral for $15,151,000 in secured loans to the Neighborhood Housing Trust.

Over the past eight months, BRA staff, the Public Facilities Department, and other city officials have explored the idea of bundling several linkage payment streams together and offering them to potential investors in exchange for funds paid today. The approach is not unlike securing a mortgage for a new home.

The loan will be secured by an escrow account and will be retreived over time with payments made by downtown developers.

It is a novel and complicated approach, but the City's recent affordable housing activities attracted these two large insurance companies. The investor companies receive a fair return on their investment, and the city benefits by securing the cash necessary to begin construction on important affordable housing developments in Boston's neighborhoods.

The loan from Metropolitan Life Insurance Company will allow progress on 12 Boston housing developments, including several projects designated under the South End Neighborhood Housing Initiative (SENHI). The Prudential loan will provide the Neighborhood Housing Trust with funds to support six additional affordable housing projects which are expected to come before the Trust for funding later in 1989. The net effect of this approach has been to leverage over $6.00 for every $1.00 of linkage investment.

This unique commitment to the city, approved by the Neighborhood Housing Trust and the BRA Board of Directors on July 27th, is an effective means of producing much-needed capital for key housing projects. The loans will provide more than six times as much cash as would otherwise come into the Neighborhood Housing Trust this year from ordinary linkage payments. Critical projects will soon begin construction in the South End, Charlestown, Roxbury, and several other neighborhoods.

The biggest winners in this complicated financial arrangement are neighborhood residents — families who have been hit hard by the housing affordability crisis that has gripped the city through much of the 1980s.

The construction of affordable housing throughout Boston's neighborhoods has been a priority for the Flynn Administration. The provision of these linkage funds provides critical support for the Administration's affordable housing initiatives.

PRUDENTIAL'S COMMITMENT TO BOSTON

Prudential Insurance Company is joining in a partnership with the City of Boston to support the development of affordable housing in Boston's neighborhoods. Through an innovative loan program, Prudential will make housing linkage funds of up to $3.4 million available to the Neighborhood Housing Trust to help create 221 rooms in new lodging houses and another 284 units to be owned as cooperatives. This loan program will significantly accelerate affordable housing starts targeted at many of the most needy Boston residents. This program is an example of public - private partnership working at its best, and could serve as a model for future partnerships.

If Boston is to reach its full potential as a great city, it needs to address the social issues that affect the quality of life for all of its residents. The availability of quality housing in cooperatives and single-room occupancy units is an important aspect of any housing affordability program.

This investment will complement Prudential's existing $2 million investment in the Boston Housing Partnership. These commitments demonstrate the Prudential's sensitivity to the need for affordable housing throughout the City of Boston. In particular, the Prudential looks forward to working with its neighbors in the development of affordable housing in those areas adjacent to the Prudential Center, one of the city's business centers in Boston's Back Bay.

LINKAGE: BOSTON'S NEIGHBORHOOD HOUSING PROGRAM

CHARLESTOWN

1. Gate 5
2. CEDC/ C-2
3. Bricklayers
4. R-87

CENTRAL BOSTON

5. Bowdoin Street

SOUTH END

6. IBA/640 Tremont Street
7. Langham Court
8. Old Boston
9. Lodging House
10. Parmelee Court
11. Low Cost Housing (scattered sites)

ROXBURY

12. 438 Warren Street
13. Lower Roxbury (scattered sites)

SOUTH BOSTON

14. O' Reilly School

DORCHESTER

15. Dacia Group Housing
16. Brooks School
17. Lorne St. Development
18. Lithgow Block

JAMAICA PLAIN

19. Bowditch School
20. Urban Edge (scattered sites)

ROSLINDALE

21. South West Crossing

MATTAPAN

22. Operation Food

TABLE 1

Summary Of Linkage Committed To Date

	# of Housing Developments *(See Note below)*	Total Linkage $	Total # of Units	# of Affordable Units	Percent Affordable
1987 Housing Creation Round I	8	7,847,698	1,595	1,393	87%
1987 Housing Creation Round II	5	8,171,428	284	189	67%
1987 Linkage Cash Grants	5	1,167,000	200	172	86%
1988 Housing Creation	7	5,422,500	226	165	73%
1989 Linkage Cash Grants	3	1,740,820	50	50	100%
1989 Housing Creation	7	4,036,789	547	473	86%
Total Linkage Expended	**35**	**$28,386,235**	**2,902**	**2,442**	**84%**

NOTE:
Housing developments which have received linkage funds in more than one funding round have their unit totals listed only once to avoid double counting. Additional linkage dollars are counted in totals.
Source: BRA

TABLE 2

Units Financed with Linkage Investments

Linkage Investors	Cash Available for Housing Developments**	Linked Housing Developments	Number of Units Created	# of Affordable Units	Percent Affordable
Metropolitan Life Insurance Co:	$10,200,000	12	525	372	71%
Prudential Life Insurance Co:	3,476,000	6	505	449	89%
Massachusetts Industrial Finance Agency:*	1,475,000	4	144	98	68%
Total	**$15,151,000**	**22**	**1,174**	**919**	**78%**

Unit Types	# Units	Affordable	
Cooperative	554	466	
Rental	178	108	
Homeownership	212	151	
Single Room Occupancy	230	194	
Total	**1,174**	**919**	**78%**

*The Massachusetts Industrial Finance Agency (MIFA) acted as bond placement agent for Massachusetts General Hospital's purchase of the Raymond Groups' Building 149 in the Charlestown Navy Yard. MIFA's willing use of its financial expertise and knowledge of capital markets assisted in obtaining the present value of the linkage associated with Building 149. The City and the Neighborhood Housing Trust appreciate MIFA's assistance and vote of confidence in the downtown Boston economy.

**"Cash available" includes the amount of the loans from Metropolitan Life, Prudential, and MIFA plus the initial payments made by those developers whose linkage commitments are included in this program.

TABLE 3

Metropolitan Life Insurance Investment in Neighborhood Housing

The following DIP agreements are those purchased by Metropolitan Life.

Housing Linkage Contributing Developer	Affordable Housing Developer	Total # of Units	# Units Affordable	% Affordable	Total Linkage Cash
101 Arch Street	Lithgow Block (Rental)	31	16		$1,100,000
125 High Street	Brooks School (Co-Op)	56	47		$1,246,000
73 Tremont Street	Southwest Crossing (Homeownership)	12	6		*
	Old Boston/6-24 E. Concord (Rental)	40	12		$284,000
	Operation Food/ 669 Walk Hill (SRO)	10	10		$150,000
500 Boylston Street	Parmelee Court (Rental)	74	49		$1,057,000
	Langham Court (Co-Op)	84	56		$2,308,000
150 Federal Street	Dacia Group Housing (Homeownership)	29	29		$949,100
	IBA/640 Tremont (Homeownership)	27	18		$650,000
75-101 Federal Street	Lower Roxbury Tenants Co-Op (Co-Op)	70	58		$400,000
	Lorne Street Development (Co-Op)	60	39		$975,000
Heritage on the Garden	O'Reilly School (Rental)	32	32		$305,000
SUBTOTALS - 7 DIPS	Twelve (12) Projects	525	372		$9,424,100
Additional DIPS purchased by Metropolitan Life					
160 Federal Street					$554,000
Children's Hospital					$114,000
15 New Chardon Street					$95,300
TOTALS - 10 DIPS	**Twelve (12) Projects**	**525**	**372**	**71%**	**$10,187,400****

* Linkage funds voted to this project were not utilized.

** Total Linkage Cash" includes the amount of the loan from Metropolitan Life Insurance, which is $7.4 million, plus the initial payments made by the developers listed above.

Source: BRA

TABLE 4

Prudential Life Insurance Investment In Neighborhood Housing

The following DIP agreements are those purchased by Prudential Life.

Housing Linkage Contributing Developer	Affordable Housing Developer	Total # Units	# Units Affordable	% Affordable	Total Linkage Cash
222 Berkeley Street	Bowdoin Street (SRO)	122	87		$850,805
	Low-Cost Housing (Coop)	73	66		$350,000
	438 Warren Street (SRO)	21	20		$255,000
75 State Street	Bowditch School (SRO)	45	45		$685,000
	Urban Edge (Coop)	211	200		$750,000
	Lodging House (SRO)	33	31		$270,000
TOTAL - 2 DIPS	**Six (6) Projects**	**505**	**449**	**89%**	**$3,160,805***

** Total Linkage Cash" includes the amount of the loan from Prudential Insurance plus the initial payments made by the developers listed above. The remainder of Prudential's loan is deposited into the Neighborhood Housing Trust to be used for future projects.

Source: BRA

TABLE 5

Massachusetts Industrial Finance Agency (MIFA) Investment in Neighborhood Housing

(The following DIP agreement is that purchased by MIFA)

Housing Linkage Contributing Developer	Affordable Housing Developer	Total # of Units	Units Affordable	% Affordable	Total Linkage Cash
Building 149	Charlestown Economic Development Corporation Parcel C-2A	26	18		$420,983
	Gate 5 Associates Parcel P-2A	42	22		$650,000
	Parcel R-87	16	8		*
	Bricklayers and Laborers Non-Profit Housing Phase II	60	50		*
TOTALS - 1 DIP	**4 Projects**	**144**	**98**	**68%**	**$1,070,983**

* These projects will be coming before the Neighborhood Housing Trust for specific linkage awards in 1989-90.

METROPOLITAN LIFE INSURANCE INVESTMENT IN NEIGHBORHOOD HOUSING

Old Boston Restorations/SENHI

The Old Boston Restorations project is being developed under the South End Neighborhood Housing Initiative (SENHI) Program. The goals of the program are to create affordable housing in the South End while respecting the density and design of existing buildings. Old Boston Restorations has been designated to develop 18 rental units on Parcel R-11-C, of which 12 will be affordable to either Section 8 Certificate holders or moderate-income families. Old Boston Restorations will also construct 22 market rate units on an adjacent parcel. All 40 of the units will be two-bedroom. The development will also include 38 parking spaces underground.

The total development cost is $3,697,000. Financing has been provided by conventional sources and a $284,000 linkage award generated by Unicorp American, Inc. from its building at 73 Tremont Street. Construction is expected to begin during the Fall of 1989, and occupancy is projected for Fall, 1990.

Location: 6-24 East Concord Street

Developer: Old Boston Restorations, Inc.

Architect: Herbert Zeller

Program: 40 units*

* 18 rental units on public land/ 67% affordable

Parmelee Court/SENHI

York Bay is a newly formed minority business enterprise and a new player in Boston's development scene. It was designated by the BRA to develop 74 units of mixed-income housing on two adjacent BRA parcels within the SENHI program. The design of the project, Parmelee Court Homes, responds to the historical context of the site. Sixty-seven percent of the units will be offered at affordable rates. The units range from one- to four-bedroom apartments with some being handicap accessible. Fifty-four parking spaces will be provided.
The total development cost for the project is $11,856,875 with interest subsidies from the Massachusetts Housing Finance Agency SHARP program.

pledged $1,057,000 in linkage to the project. Construction start is projected for Fall of 1989, and occupancy for the Winter of 1991.

Location: R-12A at 1762-1786 Washington Street and R-12B at 91-113 Northampton Street in the South End

Developer: York Bay Development Corporation

Architect: Cogen, Ocasio, Jorrin and Johnson

Program: 74 housing units/67% affordable

Langham Court/SENHI

The linkage funds of New England Life/500 Boylston Street Development will go to Langham Court which will consist of 84 units ranging from single room occupancy to three-bedroom units, with various configurations ranging from elevator apartments to townhouses. One-third of the units will be affordable to low-income households and another third to moderate-income households. The project is being developed as a cooperative, an arrangement that will allow every household in the development to participate in its ownership. The directors of the non-profit corporation developing this project are long-term South End residents living near the site. The total development cost of the project is $13.5 million dollars. The New England/500 Boylston Street Development has pledged $2,308,000 in linkage to the project.

Construction start is projected for December, 1989, and occupancy in the Spring of 1991.

Location: Vacant block bordered by Shawmut Avenue, West Springfield Street, and Worcester Streets in the South End

Developer: Four Corners Development Corporation

Architect: Goody, Clancy and Associates

Program: 84 housing units/67% affordable

Inquilinos Boricuas en Accion/SENHI

640 Tremont Street is the site of the remnants of the Shawmut Congregational Church. Built in 1864 and destroyed by fire in 1978, only the tower and first floor walls still remain standing today.

As a parcel designated for housing under the South End Neighborhood Housing Initiative (SENHI) Program, any development on the parcel must meet the goals for affordable units set up under the SENHI program. Inquilinos Boricuas en Accion (IBA) is a community-based organization with an outstanding record of housing development. It has created over 850 units of housing over the last twenty years. IBA proposed to redevelop this SENHI site into 27 units of mixed-income homeownership housing and 3,500 square feet of commercial space, retaining the remnants of the church and incorporating them into a new building that will replicate the original form of the church.

The affordability will be evenly divided among low-, moderate-, and market-rate units. There will be 8 one-bedroom units, 14 two-bedroom, and 5 three-bedroom units. In addition, 21 parking spaces will be provided.

The total development cost is $4,505,589. Funding will be made available by a conventional lender and a linkage award of $650,000 from Federal Development, Inc., developers of 150 Federal Street.

Construction start is projected for Fall, 1989, and occupancy is expected by Winter, 1990.

Location: 640 Tremont Street, South End

Developer: Inquilinos Boricuas en Accion

Architect: Communitas, Inc.

Program: 27 units/67% affordable

The Lithgow Block

The redevelopment of the Lithgow Block will transform vacant land in Dorchester into a new one, two and three-bedroom housing complex. Sixteen of the units will be made available to low-income families who are eligible for rental assistance under the State's Chapter 707 program.

This project, administered by the City's Public Facilities Department and developed by the Codman Square Housing Development Corporation, is part of a larger, mixed-use development that includes the rehabilitation of the historic Lithgow building and the construction of a two-story commercial structure.

The total development cost is estimated at $5,382,160 million. The 101 Arch Street/Lincoln Franklin Place development has pledged $1,100,000 in linkage funds to the Lithgow Block. Construction is expected to start in the Fall of 1989, and occupancy is projected for Spring of 1991.

Location: Codman Square, Dorchester

Developer: Codman Square Housing Development Corporation

Architect: Steffian Bradley Associates

Program: 31 rental units/52% affordable

The Brooks School

This limited-equity cooperative project will be constructed at the historic former Phillip Brooks School in Roxbury and on 21,670 square feet of adjoining land. Forty-seven of the 56 units (84%) will be available to low- and moderate-income families. The Brooks School represents the first major development in this neighborhood in many years, and the first new cooperative units created in Roxbury.

The total development costs are estimated at $8.78 million. One Twenty-Five High Street Limited Partnership has pledged $1,246,000 million in linkage funds to this project for the purpose of subsidizing the low- and moderate-income units. Construction is slated to begin in the Fall of 1989, with occupancy projected for Spring of 1990. This is the first Public Facilities Department disposition of a City-owned property through the Roxbury Neighborhood Council.

Location: Roxbury

Developer: Minority Development and Education Association and Quincy-Geneva Community Development Corporation

Architect: Domenech, Hicks

Program: 56 units/84% affordable

Southwest Crossing

HI-Tech Structures, developer of this project, played a vital role in the record-time rebuilding of three homes destroyed by a tragic 1987 plane crash on Lonsdale Street in Dorchester. HI-Tech brings this same expertise to the Southwest Crossing development in Roslindale by offering a prototype of affordable manufactured housing, originally designed by the Boston Society of Architects, which could be used to produce quality affordable housing throughout the city. The Southwest Corridor Parcel 2 (SWC-2) is located on a formerly vacant parcel at the corner of Rowe Street and Cummins Highway. The development contains 6 duplexes for a total of 12 three-bedroom homeownership units, of which 4 will be affordable to people of moderate-income. The total development cost is $1,600,000. Financing was provided from conventional banking sources, together with $150,000 in linkage funds generated by Unicorp American, Inc. from its building at 73 Tremont Street. Construction has been completed and full occupancy is expected by Fall, 1989.

Location: Rowe Street at Cummins Highway, Roslindale

Developer: HI-Tech Structures, Inc.

Architect: CityDesign Collaborative, Inc.

Program: 12 Homeownership Duplexes/33% Affordable

Operation Food

In response to growing concerns about homelessness and the high infant mortality rate, Operation Food, Inc. has proposed a Transitional Home in Mattapan to provide 3,800 square feet of congregate living space for 10 homeless pregnant women. Staff will provide pre- and post-natal care with a goal of helping the women prepare for a healthy future with their children. The Women's Institute for Housing and Economic Development is acting as development consultants for Operation Food. The facility is a three-story structure that will be rehabilitated into 10 private rooms, dining and living space, and office and staff quarters. The Shelter Resource Unit of the Department of Public Welfare will provide most of the operating funds. Operation Food, Inc. has been a community presence for many years in Mattapan, and its advisory board is comprised of representatives from the community as well as those from the social service agencies.
The total development cost is $475,000 and funding has come largely from corporate donations, foundations, and a linkage award of $150,000 generated by Unicorp American, Inc. from its building at 73 Tremont Street. Rehabilitation is underway, and the program will be fully occupied by Spring, 1990.

Location: 669 Walk Hill Street, Mattapan

Developer: Operation Food, Inc.

Architect: Lance Bailey and Associates

Program: 10 units of transitional housing/100% affordable

Dacia Residence at Beauford Green

The Dacia Residence will provide 29 units of new housing in an area of Dorchester which has yet to share in the neighborhood revitalization of the last several years. The per capita income in the target area is among the lowest in the city, and the current residents have been provided with little opportunity to purchase affordable homes. This investment in the future of this neighborhood will ensure long-term growth and preserve housing in perpetuity to ensure the current residents will benefit from the revitalization process.
The site consists of a city block, upon which the Dacia Group will construct 27 townhouse condominiums in two-story duplexes and two one-story handicapped units.
The total development cost is $4,059,400. Funding will be provided from conventional sources, Community Development Action Grant, and a linkage award of $949,100 from linkage funds generated by Franklin Federal Street Partners from its development at 75-101 Federal Street. Construction has begun and occupancy is expected in Fall, 1990.

Location: Dacia, Howard, Woodcliff and Dewey Streets, Dorchester

Developer: Dacia Group Housing Limited Partnership

Architect: Novak Associates

Program: 29 new construction condominium units/100% affordable

Lower Roxbury Tenants Cooperative

Housing preservation and restoration is as important to Boston's neighborhoods as housing construction. The Lower Roxbury Tenants Cooperative project encompasses the restoration of 70 rental units in 11 buildings and will provide both decent affordable housing and help to maintain a strong sense of neighborhood. The Boston Citywide Land Trust (BLCT) will acquire the properties, create a limited equity cooperative with a ground lease, and substantially rehabilitate the buildings, with the intent of preserving them as affordable housing in perpetuity. The combination of a scattered site cooperative with a ground lease is an important innovation. At least 51 of the 70 units will be affordable, and there will be 20 one-bedroom, 37 two-bedroom and 13 three-bedroom units, in addition to retail development. The total development cost is $6,209,984. Funding commitments have been received from the Massachusetts Government Land Bank, the Housing Abandonment Program, the Chapter 707 Program, the Housing Initiative Fund, and private lenders, as well as $400,000 in linkage funds generated by Franklin Federal Partners from its development at 75-101 Federal Street. Phased construction has begun, and the first units are expected to be completed by November, 1989. The entire project is expected to be completed by October, 1990.

Location: Eleven scattered sites in Lower Roxbury

Developer: Boston Citywide Land Trust

Architect: Elton and Associates

Program: 70 cooperative rehab units/ 83% affordable

Lorne Street

Lorne Development Associates, a partnership of Lena Park Community Development Corporation and Faith Pentecostal Church, has proposed to build a 60-unit limited equity cooperative family housing development, of which 39 units will be affordable to low- and moderate-income families.

The Lorne Street development site is 200,000 square feet of vacant land in the Franklin Field/Blue Hill Avenue section of Dorchester. The site is an assemblage of parcels, including 37,000 square feet of city-owned land designated by the Public Facilities Department.

The planned construction is for a new community, with 27 two-bedroom, 27 three-bedroom, and 6 six-bedroom units in a townhouse design utilizing modular construction, with one parking space per unit.

The total development cost for the project is $9,104,227. Funding will be provided by Massachusetts Housing Financing Agency, the Housing Initiative Fund, syndicated proceeds, a Community Development Action Grant, and a $975,000 linkage award from funds generated by Franklin Federal Partners from its development at 75-101 Federal Street. Construction is expected to begin in December, 1989 with occupancy projected for December, 1990.

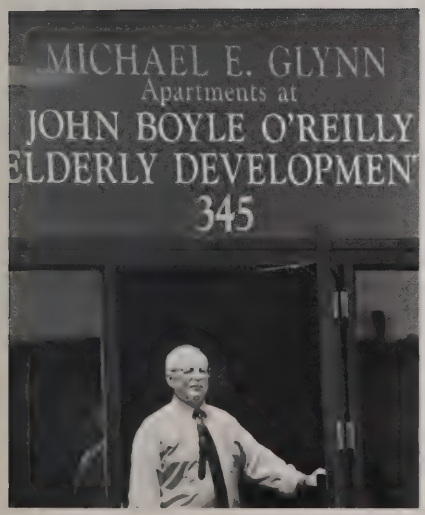
Location: Harvard Street, North Dorchester

Developer: Lorne Development Associates

Architect: Chisholm Washington, Inc.

Program: 60 new construction cooperative units/65% affordable

John Boyle O'Reilly School



NAGE has developed several projects in the Greater Boston area. The newest is the John Boyle O'Reilly School. It is a classical revival-style brick building, built in 1905.

All of the new units will either be studio or one-bedroom rental units and will be affordable to low-income, elderly tenants. Section 8 rent certificates will be available to all tenants.

Permanent and construction financing in the sum of $2,501,672 has been secured through HUD's 202 program. The Druker Company, developer of Heritage on the Garden in downtown Boston, has committed its $305,000 in linkage payments to this elderly housing project.

Construction has been completed and the project is already occupied.

Location: 347 Dorchester Street, South Boston

Developer: A non-profit subsidiary of the National Association of Government Employees (NAGE)

Architect: E.M. Doleny Assoc.

Program: 32 units of elderly housing/ 100% affordable

PRUDENTIAL LIFE INSURANCE INVESTMENT IN NEIGHBORHOOD HOUSING

The Bowdoin Street Lodging House

The Boston Citywide Land Trust proposes to acquire the Bowdoin Street Lodging House, an existing Single Room Occupancy building of 122 units and a manager's apartment in three contiguous buildings on Beacon Hill, occupied principally by low- and moderate-income people. There is pressure to sell this building, and sale to a for-profit owner would radically restructure the nature of its population. The Boston Citywide Land Trust will purchase the property from a private owner. It will use a ground lease to remove the property permanently from the speculative housing market. Eighty-seven of the 122 units (71%) will be targeted for low- and moderate-income residents. Substantial assistance will be provided to special needs populations, including 20 AIDS patients and 20 mentally ill patients af affiliated with the Lindeman Center.
The total development cost is $4,447,790, with permanent financing from a private lender, a tax exempt financing service, and Housing initiative Fund. The linkage award of $850,805 will cover remaining capital costs and an operating deficit during start-up activities.
A construction start is planned for January of 1990 with completion projected for Summer of 1990.

Location: 37-39-41 Bowdoin Street

Developer: Boston Citywide Land Trust

Architect: Elton and Associates

Program: 122 Rental/Rehab units/ 71% affordable

Low Cost Housing

The Boston Housing Authority (BHA) purchased a number of 19th century brick rowhouse properties from HUD in 1985 via deed-in-lieu of foreclosure at the initiative of the Low-Cost tenants. The BHA is working with the tenants of the 73-unit scattered site project in the South End to renovate the units, and to establish a limited equity cooperative, with 66 units to remain affordable.
Financing for the total development cost of $4,308,500 will be provided by the Land Bank or other tax exempt financing, the BHA, the Housing Innovation Fund, and a linkage award of $350,000.
Construction began in November and completion is projected for December 1990.

Location: 544 Mass. Ave., 599 Mass. Ave., 245 Shawmut Ave., 567 Mass Ave., 546 Mass Ave., 21 Concord Sq., 23 Concord Sq., 5 Concord Sq., 159 W. Springfield St., 161 W. Springfield St., 243 Shawmut Ave., 244 Shawmut Ave., 12 Wellington St., 32 Holyoke St., 235 W. Canton St., 157 W. Concord St.

Developer: Boston Housing Authority, in consultation with Low Cost Tenants Association, Inc.

Architect: Chisholm Washington, Inc.

Program: 73 Rehab/Coop units/ 90% affordable

438 Warren Street Lodging House

The 438 Warren Street Limited Partnership, a subsidiary of the Paul Sullivan Housing Trust, proposes to completely rehabilitate 21 units of Single Room Occupancy rental housing at the 438 Warren Street Lodging House in Roxbury, of which 20 will be affordable as rental units to low-income people, and one unit will house a full-time resident manager. There will be common kitchen, living, dining and laundry facilities for all residents, as well as two handicapped-accessible units.
Financing for the total development cost of $1,180,674 will be provided by syndication proceeds, a Housing Innovations Fund loan, Abandoned Housing funds, and a linkage loan request of $255,000.
Construction is underway, and rehabilitation completion is projected for January 1990.

Location: 438 Warren Street, Roxbury

Developer: Paul Sullivan Housing Trust

Architect: Migliassi/Jackson and Associates, Inc.

Program: 21 Rental Rehab units/ 95% affordable

Bowditch School Project

The Paul Sullivan Housing Trust, a wholly owned subsidiary of the Pine Street Inn, is developing the former Bowditch School into a lodging house for homeless adults. The Bowditch School, a three story brick building on a 26,536 square foot footprint located on Green Street in Jamaica Plain, has been vacant for ten years. The project will include 30 Single Room Occupany units, an additional 15 rooms structured into five separate apartments, manager and staff living quarters, and two large rooms for community and classroom use.
Financing for the total development cost, at $4,555,587, is a combination of loans from public agencies, tax syndication proceeds, and $610,000 in equity provided by the developer.

The Neighborhood Housing Trust has voted $685,000 in linkage to assist this worthwhile project.
Construction has started, and occupancy is projected for January 1990.

Location: 82 Green Street, Jamaica Plain

Developer: Paul Sullivan Housing Trust

Architect: Stirling/Brown Architects, Inc.

Program: 45 Low Income Rental/Rehab SRO units/100% affordable

Urban Edge Capital Improvements Projects

The Urban Edge Capital Improvements project consists of four separate developments, each on several sites. The preservation will affect 211 units, 200 of the units will continue to be low and moderate income families. Urban Edge currently owns all of the project sites through a variety of subsidiary partnerships. The project will involve complete analysis of the buildings' conditions, upgrading of major systems where necessary, improvement of the buildings' energy efficiency, and rehabilitation of each units' overall condition, as necessary.
Financing will be provided by HUD's flexible subsidy program, and tax-exempt refinancing through MHFA, ABCD, $350,000 in equity, and the $350,000 linkage award.

Construction is projected to begin by December 1989, and preservation activities are scheduled for completion by March 1991 for the phased development plan.

Location: Bancroft Apartments, Jamaica Plain Apartments, Cleaves Court, Self-Help Apartments

Developer: Urban Edge Housing Corporation

Architect: R. Wendell Phillips and Associates, Inc./City Design Collaborative.

Program: 211 Rental/Rehab/Coop units/ 95% affordable

1734 Washington Street Lodging House

The 1734 Washington Street Limited Partnership was formed for the purpose of renovating the historic Lodging House, located at 1734 Washington Street in the South End. This currently vacant and dilapidated five story brick building will consist of 33 units of which 31 will be Single Room Occupancy (SRO) units for homeless men and women, with kitchen, laundry, dining, and common room facilities for all residents, and two staff units. Two or three units will be handicapped accessible.
The ground floor, in keeping with the original architectural elements, will house 2,800 square feet of commercial space in two storefronts.
Financing will be provided by a BRA acquisition loan, syndication proceeds, HIF loan, $270,000 in linkage, a BRA Loan, and Abandoned Housing funds, for a total development cost of $2,101,571.
Construction has begun, and occupancy is projected for Spring, 1991.

Location: 1734 Washington Street, South End

Developer: Paul Sullivan Housing Trust

Architect: Migliassi/Jackson & Associates, Inc.

Program: 33 Rental/Rehab/SRO/Low Income units/94% affordable

MASSACHUSETTS GENERAL HOSPITAL/ MASSACHUSETTS INDUSTRIAL FINANCE AGENCY INVESTMENTS IN NEIGHBORHOOD HOUSING

Charlestown Housing Program

The Navy Yard-Biotechnical Research Associates, the Boston Redevelopment Authority, the Neighborhood Housing Trust, and the Charlestown Neighborhood Council supported the concept of dedicating all the linkage funds generated by Building 149 to Charlestown's affordable housing projects. Charlestown is a geographically isolated neighborhood whose historic boundaries have shrunk over the last fifty years due to development pressures.
The proposed 144 unit (68% affordable) pipeline of Charlestown housing projects, which are expected to attain building permits within 1989-90, includes the following.

CEDC Housing - (Parcel C-2A)

The Charlestown Economic Community Development Corporation (CEDC) provides housing in an area of Charlestown which was blighted and vacant for many years. There are now twenty-six townhouses, including six two-family units built on the Main Street, Sullivan Square site, eighteen of which are affordable to moderate-income households. A linkage award of $225,983 was dedicated to this project in July, 1989, in addition to previous linkage awards totalling $195,000.

Location: Main Street, Charlestown

Developer: Charlestown Economic Development Corporation

Architect: William Lamb

Program: 26 homeownership units/ 69% affordable

Parcel P-2A - Gate 5 Associates

In conjunction with neighborhood residents, Gate Five Associates has developed a proposal which maximizes homeownership affordability on Charlestown Parcel P-2, at Main Street and Bunker Hill Street. Of the 42 proposed units, 22 units are designed to be affordable to moderate-income families. A 19,229 square foot community garden will be reserved on the site for community use. The proposed project will include 14 three-bedroom and 28 two-bedroom units. The Neighborhood Housing Trust awarded $650,000 to this project in July, 1989.

Location: Main Street & Bunker Hill Street, Charlestown

Developer: Gate Five Associates

Architect: P.D.C.M. Associates

Program: 42 new homeownership units/ 52% affordable

Parcel R-87

The BRA has issued a Request for Proposals (RFP) for this 47,298 square foot parcel located at the corners of Tremont, Prospect, and Edgeworth Street in Charlestown. After an extensive community process including the abutters, the RFP requests that 16 two- and three-bedroom units with basements, of which 50% would be affordable to families of low- and moderate-incomes be proposed for the site. A 10,000 square foot community playground should also be included in any proposal submitted. Site constraints, including grade differentials and ledge, will make this a costly project. In order to ensure affordability, the project will seek linkage funds from the Neighborhood Housing Trust.

Location: Corner of Tremont, Prospect, and Edgeworth Street in Charlestown

Developer: To be designated

Architect: To be designated

Program: 16 new units/50% affordable

Bricklayers II

Bricklayers Non-Profit Housing and Development Corporation (BLNHC), the developer of the award-winning Navy Yard Rowhouses in the Charlestown Navy Yard, will develop a second project in Charlestown Navy Yard. This project will include 60 units, of which 40 (66%) will be affordable to families of low- or moderate income. If necessary, and when appropriate, BLNHC will present a Housing Creation Proposal to the Neighborhood Housing Trust and to the Boston Redevelopment Authority requesting the commitment of such additional funds as may be required to achieve the desired levels of affordability.

Location: Charlestown Navy Yard

Developer: Bricklayers Non-Profit Housing Development Co.

Architect: William Rawn & Associates

Program: 60 new units/83% affordable

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